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How advisors' daily routines do and don't change during crises
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Humans, by nature, crave routine. This predictability helps people to feel calmer and more in control.

But when the unexpected happens, that fragile peace can be interrupted.

Advisors who have developed a consistent rhythm say preparing ahead of time for periods of volatility can reduce stress in the moment. That means even when clients require more attention and care, advisors can still maintain a schedule.

Routines during times of calm and crisis
Ben Lies, the president and chief investment officer at Delphi Advisers in Vancouver, Washington, said his routine starts at around 6 or 6:30 a.m. with emails, transaction reports and a check of the markets and news. By 8 a.m. or so he is making phone calls, preparing for the rest of the day with account openings and processing distributions. By the afternoon, he is already preparing for the next day.

"A typical advisor's day is usually between eight and 10 hours and is mostly client-focused," he said. "Finishing the day before 5 p.m. is typically pretty easy."

But when there is market volatility, everything changes, Lies said.

"This is where advisors earn their paycheck," he said. "Of everything advisors do for clients, keeping them on the right path and invested, during times of volatility, is by far the most important and impactful. If an advisor cannot help keep clients from making mistakes during these times, everything else they have done means very little."

In times of crisis, Lies said his work days stretch to between 10 and 12 hours, and can include weekends. His day starts earlier, at around 5:30 a.m., to allow more preparation time for phone calls and research.

"Working days during volatility are spent proactively reaching out to clients and discussing the volatility and their portfolio and plan with an emphasis on their needs and goals and how this may affect their long-term success," he said.

Lisa A.K. Kirchenbauer, founding partner and senior advisor at Omega Wealth Management in Arlington, Virginia, said her morning routine consists of getting up, meditating from five to 15 minutes, three pages of journaling "to get negative 'stuff' out of my head" and then exercise or yoga, adjusting lengths as needed. At night, she journals about what she is grateful for.

"While I monitor things carefully, I have found that my 'practice' has helped me be more centered and less reactive, which allows me to be ready to support and respond to my clients better," she said. "I am also able to be more flexible and creative in helping clients navigate the uncertainty while keeping them invested appropriately."

Lawrence D. Sprung, founder of Mitlin Financial in Hauppauge, New York, said his morning routine consists of "downing a big glass of water," meditating and heading to the office. During the day he makes sure to eat healthily and exercise after work. He said this doesn't change much based on the markets.

"The only difference I integrate into my day is what is a priority and what is not," he said. "On days where there is significant volatility, I spend more time speaking with the families we serve and producing outreach to them."

Chris Shoup, financial planner and founder of Southshore Financial Planning in Tampa, Florida, said his daily routine begins at around 5 a.m. with 90 minutes of quiet time with coffee, praying, reading the Bible and newspapers. He then spends the next 60 to 90 minutes exercising before starting the workday. After client and prospect meetings, he winds down by 6 p.m. to spend time with his family. He said he follows the same routine during times of higher market volatility.

"The exception is that I spend more time listening to strategists' perspectives on current causes and build in more time for client outreach," he said. "For example, I spent most of the day last Friday on the phone, talking with the clients about the headlines and letting them know their financial plan accounts for times like this. I also assured them that I would let them know if any adjustments were needed."

Jordan Gilberti, founder of Sage Wealth Group in New York City, said during a crisis his days start earlier, inboxes fill faster and his top priority becomes communication, checking in with clients, providing context and calming nerves "before fear turns into poor decision-making."

"I shift from proactive planning to responsive reassurance, often fielding back-to-back conversations," he said. "One lesson I've learned from past crises is to have communication templates and talking points ready in advance. Clear, empathetic messaging helps reduce the time spent crafting individual replies under pressure. I also keep a client segmentation system in place so I can quickly triage who needs a call, a check-in email or just a reassurance message."

'Pre-habbing' client expectations reduces disruptions

Charles Kyle Harper, founder of the fee-only Harper Financial Planning in West Columbia, South Carolina, said his daily routine doesn't change much during times of crisis other than performing a few more rebalances, Roth conversions or tax-loss harvesting. He said he attributes this consistency to "doing pre-hab with

clients."

"When we initially set up portfolios, we discuss risk comfort level, potential downside risk, historical lengths of market downturns and frequency of those downturns as well," he said. "Setting these expectations is helpful to clients so they aren't shocked when those things occur. They come to expect them, and it validates how they've designed their financial plans."

Lies said preparing clients for volatility long before it occurs is essential.

"If an advisor is not discussing the potential for market corrections with clients at least quarterly, they are setting themselves and their clients up for failure," he said.

Ryan McLin, lead financial planner and founder of Impact Wealth Group in Dallas, said he tries to reduce disruptions to routines ahead of time by emphasizing that markets have and will eventually shift quickly.

"We remind our clients that the only thing certain about investing is uncertainty, and that wild market shifts do not mean the end of the world," he said.

Joshua Mangoubi, founder and wealth manager at Considerate Capital in Chicago, said during the recent volatility around tariffs, his firm received only one check-in.

"But I was able to inform them that their portfolio was actually slightly up for the year," he said. "That kind of reassurance comes from having a disciplined process in place long before the headlines turn negative."

Preparation is key, but there's no automating empathy

The key is to work for the crisis before it arrives, said Nick Davis, founder of Brindle & Bay Wealth Management in Frisco, Texas. He said his firm runs "lifeboat drills" with clients so they know what to expect and how they're protected.

"We essentially vaccinate them against panic," he said. "Our message ahead of time is, 'Here's what could happen, and here's how you're going to be OK.'"

When clients perceive a crisis, Davis said he shifts more directly to communication, emotional leadership and managing client temperament.

"I'm prioritizing outreach, fielding tough questions, offering plan reviews and, above all, providing clarity when the noise gets loud," he said. "In many cases, clients need calm, confident leadership the most. … People don't need the perfect answer in a crisis, but they do need to believe in the process, as well as in the person guiding them through it. That's why empathy and trust are the real differentiators in this business. You can't automate that."

McLin said before moving into financial services, he spent 10 years as a police officer for the city of Plano, Texas, "and that background shaped how I work today."

"I focus on staying calm under pressure, giving clear directions to both our team and our clients, and always follow up quickly — with empathy and understanding for what our clients are experiencing," he said.

Crystal McKeon, chief compliance officer at TSA Wealth Management in Houston, said during one of the recent down days in the market, one of the firm's owners had plans to play golf. She said he decided to cancel his golf because if clients called, he didn't want them to get the feeling he wasn't there watching the accounts during a big drawdown in the market.

"Even though being in the office would not change anything, it is our job to let clients know that this has happened before, and it will happen again," she said.